

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Gina M. Caromano
Debtor(s)

Bankruptcy Case No.: 16-23834-GLT
Related to Docket No. 46
Chapter: 13
Docket No.: 47 - 46
Concil. Conf.: April 5, 2018 at 10:00 AM

ORDER

WHEREAS, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

IT IS HEREBY ORDERED that, on or before **March 8, 2018**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit or Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

OR

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

IT IS FURTHER ORDERED that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **March 23, 2018**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

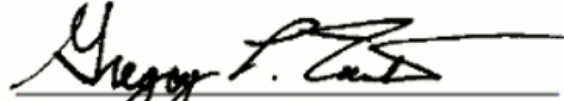
On **April 5, 2018 at 10:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: January 22, 2018

cm: All Creditors and Parties In Interest



Gregory L. Taddonio, Judge
United States Bankruptcy Court

INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee
P.O. Box 84051
Chicago, IL 60689-4002

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Gina M. Caromano
 Debtor

Case No. 16-23834-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
 Form ID: 213

Page 1 of 2
 Total Noticed: 20

Date Rcvd: Jan 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2018.

db
 14304833 +Gina M. Caromano, 12 Brooke Street, Uniontown, PA 15401-4103
 14304834 Atlantic Broadband, 120 Southmont Boulevard, Johnstown, PA 15905-4291
 14304834 +Chestnut Ridge Counseling Services, Inc., 100 New Salem Road, Suite 116,
 Uniontown, PA 15401-8936
 14304835 #+Colonial Acceptance, 312 Fallowfield Avenue, Charleroi, PA 15022-1405
 14304836 Credit Protection Association, P.O. Box 802068, Dallas, TX 75380-2068
 14304838 +Diversified Collections, Inc., 1165 Garden Street, P.O. Box 200,
 Greensburg, PA 15601-0200
 14304840 +KML Law Group, 701 Market Street--Suite 5000, Philadelphia, PA 19106-1538
 14304841 Laurel Medical Imaging Associates, 2 West Main Street--Suite 110, Uniontown, PA 15401-3450
 14318544 North Fayette County Municipal Authority, 1634 University Drive, P.O. Box 368,
 Dunbar, PA 15431-0368
 14304843 PNC Bank, P.O. Box 609, Pittsburgh, PA 15230-0609
 14376687 +PNC Bank, NA, c/o PNC Mortgage, a division of PNC Bank, Attn: Bankruptcy,
 3232 Newmark Drive, Miamisburg, OH 45342-5421
 14304844 +PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433
 14304842 Penn Credit Corporation, 916 14th Place, P.O. Box 988, Harrisburg, PA 17108-0988
 14304845 +South Union Township Sewage Authority, P.O. Box 2047, Uniontown, PA 15401-1647
 14304846 Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596
 14304847 +Verizon, Attn: Bankruptcy, 3900 Washington Street, Wilmington, DE 19802-2125
 14304848 +Yablonski, Costello & Leckie, 505 Washington Trust Building, 30 East Beau Street,
 Washington, PA 15301-4738

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14304832 +E-mail/Text: holly.tylka@advanceddisposal.com Jan 23 2018 01:53:00 Advanced Disposal,
 P.O. Box 266, 1184 McClellandtown Road, McClellandtown, PA 15458-1118
 14304837 E-mail/Text: mrdiscen@discover.com Jan 23 2018 01:52:22 Discover, P.O. Box 30943,
 Salt Lake City, UT 84130
 14304839 E-mail/Text: dolores@fricktricityfcu.org Jan 23 2018 01:53:25
 Frick Tri-County Federal Credit Union, 235 Pittsburgh Street, Uniontown, PA 15401-2751
 TOTAL: 3

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC BANK, NATIONAL ASSOCIATION, SUCCESSOR BY MERGE

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2018 at the address(es) listed below:

Daniel R. White on behalf of Debtor Gina M. Caromano dwhite@zeblaw.com,
 gianna@zeblaw.com;dwhite.zmw@gmail.com;r63228@notify.bestcase.com
 James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO
 NATIONAL CITY BANK, SUCCESSOR BY MERGER TO NATIONAL CITY MORTGAGE, A DIVISION OF NATIONAL CITY
 BANK OF INDIANA bkgroup@kmlawgroup.com
 Joshua I. Goldman on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION, SUCCESSOR BY MERGER
 TO NATIONAL CITY BANK, SUCCESSOR BY MERGER TO NATIONAL CITY MORTGAGE, A DIVISION OF NATIONAL
 CITY BANK OF INDIANA bkgroup@kmlawgroup.com
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
 Ronda J. Winnecour cmecf@chapter13trusteedpa.com

District/off: 0315-2

User: jhel
Form ID: 213

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 5